

Amendments to the Specification

Please replace the paragraph at page 12, lines 10 through 24 with the following amended paragraph:

Some donors will want to have a certain degree of control over the assets they give to charity, but will still want to make use of the analysis/evaluation tools of the present inventions. In this example a donor purchases both mutual funds and individual stocks in a brokerage account. The intent is to give away a stock purchased two years ago that has gained 80% in value. However, the donor would like a second opinion regarding his choice. While connected to a Web site implementing [[and]] an embodiment of the present invention, the donor clicks a "Help Me Choose" button to have the system's tax evaluation software analyze his portfolio. The system reports that the donor should consider giving Merrill Lynch Capital Class A mutual fund shares instead of his stock. The reason provided is that even though the mutual fund shares have a smaller gain (e.g., 65% versus the 80% gain in his stock), the mutual fund is expected to distribute a relatively large capital gain (e.g., \$1.75/share) within the next two weeks. The analysis suggests that as long as the donor does not mind holding the stock longer, he is better off giving the mutual fund shares to avoid the forced capital gains distribution (on which taxes must be paid, even though none of the mutual fund shares were sold).

Please replace the paragraph at page 13, lines 8 through 19 with the following amended paragraph:

Since some investors want complete control over which assets they keep, and which they give, the system provides a basic service that simplifies the ability to give assets to charity at any chosen time. For example, if a donor purchased 100 shares of XYZ Corporation stock eight months ago for a price of \$10/share, it is worth \$110/share today. The donor may be afraid the stock will lose significant value before being held long enough to qualify for long-term capital gains, so the donor may decide to sell the stock. However, the donor would like to give \$3,000 of the proceeds to a local church. The donor has never given appreciated assets before and has always heard that only long-term gains should be given to charity. The present invention can show the donor that it is actually advantageous to give the XYZ Corporation stock, even though

it is a short-term gain, based upon the fact that the system can track the fact that this donor does not itemizes itemize deductions on their tax return.

Please replace the paragraph at page 14, lines 3 through 7 with the following amended paragraph:

Once transferred, the donor can click on the "Request Gift for Charity" link. This will take the donor to the intermediary charitable foundation's Web site instructions for issuing checks to specific charities ~~can be make~~ (e.g., so that a check in the amount of \$250 per month ~~[[be]] is~~ sent to a local church on the donor's behalf for the next twelve months, the gift totaling \$3,000).